

# DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

## English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled AN IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING TRANSACTIONS, INCLUDING HOME BANKING; the specification of which (check one)

X is attached hereto.

\_\_\_\_\_ was filed on \_\_\_\_\_ as

\_\_\_\_\_ Application Serial No. \_\_\_\_\_

\_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent of inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

### Prior Foreign Application(s)

### Priority Claimed

PCT/US97/06245 PCT  
(Number) (Country)

18 April 1997  
(Day/Month/Year Filed)

☒ ☐  
Yes No

\_\_\_\_\_  
(Number) (Country)

\_\_\_\_\_  
(Day/Month/Year Filed)

☐ ☐  
Yes No

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

60/015,819  
(Application Serial No.)

April 18, 1996  
(Filing Date)

Abandoned  
(Status)  
(patented, pending, abandoned)

\_\_\_\_\_  
(Application Serial No.)

\_\_\_\_\_  
(Filing Date)

\_\_\_\_\_  
(Status)  
(patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

DECLARATION OF POWER OF ATTORNEY FOR PATENT APPLICATION  
English Language Declaration

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Priority Claimed

PCT/US97/06245 PCT 18 April 1997  
(Number) (Country) (Day/Month/Year Filed)

☒ ☐  
Yes No

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Yes No

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### English Language Declaration

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Dale C. Hogue, Sr., Registration No. 32,823; George T. Marcou, Registration No. 33,014; Michael D. Bednarek, Registration No. 32,329; Richard Peterson, Registration No. 35,320, and David Schreiber, Registration No. 35,672.

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First Inventor's signature	Date
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Citizenship: U.S.A.	
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Full name of second joint inventor: Jundar HUANG	
Second Inventor's signature	Date 11-17-97
Residence: Agoura Hills, California	
Citizenship: U.S.A.	
Post Office Address: 30006 Rainbow Crest Drive, Agoura Hills, CA 91301	

Full name of third joint inventor: Truc NGUYEN

Third Inventor's signature

Date

Residence: Cerritos, California

Citizenship: U.S.A.

Post Office Address: 17113 Stark Avenue, Cerritos, CA 90703

Full name of fourth joint inventor: Ashwin DOSHI

Fourth Inventor's signature

Date

Residence: Cerritos, California

Citizenship: India

Post Office Address: 18915 Chistina Avenue, Cerritos, CA 90703

Full name of fifth joint inventor: Leslie MOSS

Fifth Inventor's signature

Date

Residence: Los Angeles, California

Citizenship: U.S.A.

Post Office Address: 2016 Kelton Avenue, Los Angeles, CA 90025

Full name of sixth joint inventor: Michael WILLIAMS

Sixth Inventor's signature

Date

Residence: Thousand Oaks, California

Citizenship: U.S.A.

Post Office Address: 5574 Ridgeway Court, Thousand Oaks, CA 91362

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Full name of seventh joint inventor: David THOMPSON	
Seventh Inventor's signature	Date
Residence: Torrance, California	
Citizenship: U.S.A.	
Post Office Address: 3219 W. 189th Street, Torrance, CA 90504	
Full name of eighth joint inventor: Hock LAW	
Eighth Inventor's signature	Date
Residence: Dana Point, California	
Citizenship: Canada	
Post Office Address: 33881 Manta Court, Dana Point, CA 92629	
Full name of ninth joint inventor: Donald EICHENSEER	
Ninth Inventor's signature	Date
Residence: Los Angeles, California	
Citizenship: U.S.A.	
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Full name of tenth joint inventor: Stepehn Edward SAUSSY	
Tenth Inventor's signature	Date
Residence: Gardena, California	
Citizenship: U.S.A.	
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Eleventh Inventor's signature	Date
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Citizenship: U.S.A.	
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Full name of twelfth joint inventor: Binh LUONG	
Twelfth Inventor's signature	Date
Residence: Simi Valley, California	
Citizenship: U.S.A.	
Post Office Address: 2818 Tejon Court, Simi Valley, CA 93063	

866250-9574060

## English Language Declaration

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Dale C. Hogue, Sr., Registration No. 32,823; George T. Marcou, Registration No. 33,014; Michael D. Bednarek, Registration No. 32,329; Richard Peterson, Registration No. 35,320, and David Schreiber, Registration No. 35,672.

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 (202) 508-5800

Full name of sole or first inventor: Wendell W. ANTHONY

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Date 9-26-97

Residence: Brentwood, California

Citizenship: U.S.A.

Post Office Address: 152 S. Sepulveda Boulevard, Brentwood, CA 90049

Full name of second joint inventor: Jundar HUANG

Second Inventor's signature

Date

Residence: Agoura Hills, California

Citizenship: U.S.A.

Post Office Address: 30006 Rainbow Crest Drive, Agoura Hills, CA 91301

100744-0500  
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Full name of eleventh joint inventor: Khanh DO

Eleventh Inventor's signature

*Khanh DO*

Date

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Residence: Rancho Palos Verdes, California

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Citizenship: U.S.A.

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Full name of twelfth joint inventor: Binh LUONG

Twelfth Inventor's signature

*Binh Luong*

Date

9/26/97

Residence: Simi Valley, California

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Citizenship: U.S.A.

Post Office Address: 2818 Tejon Court, Simi Valley, CA 93063

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Full name of seventh joint inventor: David THOMPSON

Seventh Inventor's signature

Date 9/26/97

Residence: Torrance, California

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Full name of eighth joint inventor: Hock LAW

Eighth Inventor's signature

Date 10/23/97

Residence: Dana Point, California

Citizenship: Canada

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Full name of ninth joint inventor: Donald EICHENSEER

Ninth Inventor's signature

Date 9/26/97

Residence: Los Angeles, California

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Full name of tenth joint inventor: Stephen Edward SAUSSY

Tenth Inventor's signature

Date 9/26/97

Residence: Gardena, California

Citizenship: U.S.A.

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Full name of third joint inventor: Truc NGUYEN

Third Inventor's signature

*Nguyen Truc*

Date 9/26/97

Residence: Cerritos, California

*CA*

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Full name of fourth joint inventor: Ashwin DOSHI

Fourth Inventor's signature

*Ashwin Doshi*

Date 9/26/97

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*CA*

Citizenship: India

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Full name of fifth joint inventor: Leslie MOSS

Fifth Inventor's signature

*Leslie C. Moss*

Date 9/27/97

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*CA*

Citizenship: U.S.A.

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Full name of sixth joint inventor: Michael WILLIAMS

Sixth Inventor's signature

*Michael Williams*

Date 9/26/97

Residence: Thousand Oaks, California

*CA*

Citizenship: U.S.A.

Post Office Address: 5574 Ridgeway Court, Thousand Oaks, CA 91362

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